

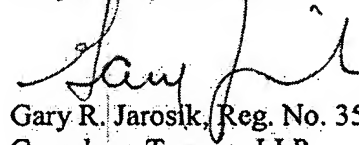
REMARKS

In the application claims 52-62 remain pending. Claims 1-51 have been canceled as being drawn to a non-elected invention group. Specifically, Applicant has elected, without traverse, to prosecute the invention of group IV which includes originally filed claims 52-61 drawn to identifying a most-valued consumer and providing a recurring cash value benefit thereto. Claim 62, which has been added to the application, finds support in the application and claims as originally filed and is directed to the elected invention group. No new matter has been added.

CONCLUSION

It is respectfully submitted that the application is in good and proper form for allowance. Such action on the part of the Examiner is respectfully requested.

Respectfully Submitted;



Date: December 11, 2008

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CHI 57,701,334v1